

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

RONALD PAWLOWSKI
BARBARA PAWLOWSKI
Debtor(s)

Case No. 09-11924

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/03/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/21/2009.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 7.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,500.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,625.00
Less amount refunded to debtor	\$751.72

NET RECEIPTS: **\$1,873.28**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,774.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$99.28
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$1,873.28**

Attorney fees paid and disclosed by debtor: \$726.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ACCREDITED HOME LENDERS	Secured	2,500.00	NA	NA	0.00	0.00
ACCREDITED HOME LENDERS	Secured	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	15,123.27	NA	NA	0.00	0.00
BANK CARD SERVICES	Unsecured	1,908.61	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	25,000.00	NA	NA	0.00	0.00
DUPAGE COUNTY EMPLOYEE CU	Unsecured	2,101.71	NA	NA	0.00	0.00
DUPAGE COUNTY EMPLOYEE CU	Secured	NA	NA	NA	0.00	0.00
DUPAGE COUNTY EMPLOYEE CU	Secured	NA	NA	NA	0.00	0.00
DUPAGE CREDIT UNION	Unsecured	2,131.88	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	799.76	NA	NA	0.00	0.00
HSBC	Unsecured	6,571.11	NA	NA	0.00	0.00
HSBC	Unsecured	10,435.23	NA	NA	0.00	0.00
HSBC MORTGAGE SERVICES	Secured	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	5,501.56	NA	NA	0.00	0.00
JUNIPER BANK	Unsecured	2,941.64	NA	NA	0.00	0.00
JUNIPER BANK	Unsecured	7,405.48	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	3,342.22	NA	NA	0.00	0.00
PAYDAY LOAN STORE	Unsecured	2,500.00	NA	NA	0.00	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	NA	NA	NA	0.00	0.00
SALUTE VISA GOLD	Unsecured	3,240.21	NA	NA	0.00	0.00
SST	Unsecured	675.29	NA	NA	0.00	0.00
TRIBUTE GOLD MASTERCARD	Unsecured	1,918.81	NA	NA	0.00	0.00
WASHINGTON MUTUAL CARD SVCS	Unsecured	2,241.58	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL	Secured	NA	NA	NA	0.00	0.00
WORLD FINANCIAL NATIONAL BANK	Secured	NA	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$0.00	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$1,873.28</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$1,873.28</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/23/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.